

UNITED STATES DISTRICT COURT
DISTRICT OF MARYLAND

LEISA BUCSHELL MONK

Plaintiff,

JURY TRIAL

V.

CIVIL ACTION NO

R & R PROFESSIONAL RECOVERY, INC.

Defendant.

AUGUST 10, 2010

COMPLAINT

1. Plaintiff seeks relief pursuant to the Fair Debt Collection Practices Act ("FDCPA"), 15 U.S.C. § 1692; Md. Ann. Code Commercial Law Maryland Consumer Debt Collection Act. § 14-204 et seq. ("MCDCA"); and the Md. Ann. Code Commercial Law Consumer Practices Act § 13-301 et seq.
2. The Court's jurisdiction is conferred by 15 U.S.C.1692k and 28 U.S.C. 1331 and 1367.
3. Plaintiff is a natural person who resides in Baltimore, MD.
4. Plaintiff is a consumer within the FDCPA.
5. Defendant is a debt collector within the FDCPA
6. Defendant has a place of business in Maryland located at CLUB CENTRE, SUITE 103, 1498 WEST REISTERSTOWN ROAD, PIKESVILLE, MD 21208
7. Defendant is a licensed collection agency in the State of Maryland.

8. Defendant communicated with plaintiff or others on or after one year before the date of this action, in connection with collection efforts with regard to plaintiff's disputed personal debt.

9. In the collection efforts, the Defendant through their collection agent called the Plaintiff on or about May 26, 2010 and violated the FDCPA, inter alia, section 1692e(11).

10. The Defendant refused to provide his name and the company name during this attempt to collect a veterinary debt.

11. The Defendant stated she wanted to dispute this alleged debt and the collector advised her she could not, as he knew she owed it and that he would not stop calling her until she paid this debt.

12. The Defendant stated that he was going to report the Veterinary debt of \$236.01 to the credit bureaus, and that he would not take her dispute.

13. Based on information and belief the Defendant did in fact report this debt to the credit bureaus, without noting the fact that the Plaintiff advised the collector, she disputed this debt and violated §1692e (8).

SECOND COUNT

14. The allegations of the First Count are repeated and realleged as if fully set forth herein.

15. Within three years prior to the date of this action Defendant has engaged in acts and practices as to plaintiff in violation of the Md. Ann. Code Commercial Law Maryland Consumer Debt Collection Act § 14-204 et seq. ("MCDCA").

16. Defendant has committed unfair or deceptive acts or practices within the meaning of the Md. Ann. Code Commercial Law Consumer Practices Act § 13-301 et seq.

WHEREFORE plaintiff respectfully requests this Court to:

1. Award plaintiff such damages as are permitted by law both compensatory and punitive, including \$1,000 statutory damages for each communication against the defendant;
2. Award the plaintiff costs of suit and a reasonable attorney's fee;
3. Award declaratory and injunctive relief, and such other and further relief as law or equity may provide

THE PLAINTIFF

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